



North Carolina District Review

U.S. Small Business Administration, 6302 Fairview Road, Suite 300, Charlotte, NC 28210
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The *NC District Review* is available via e-mail or fax. To receive via e-mail, visit www.sba.gov and click on 'Subscriptions.' To receive via fax, notify Cecelia Rolls by phone at 704-344-6810, by fax at 704-344-6769 or e-mail at cecelia.rolls@sba.gov.

MOST ACTIVE LENDER RANKINGS FY 2004 YTD

October 1, 2003 – February 29, 2004

LENDERS

	<u>7(a)</u>	<u>504</u>	<u>Total</u>	<u>\$ Amount Millions</u>
Large Banks				
1. Bank of America	107	2	109	\$3.5
2. Capital One	63	0	63	\$2.7
3. Innovative Bank	27	0	27	\$0.2
4. First Citizens Bank & Trust Co.	16	5	21	\$4.5
5. Wachovia Bank	20	0	20	\$11.9
Community Banks				
1. Bank of Granite	20	4	24	\$6.7
2. Surrey Bank & Trust Company	19	0	19	\$2.4
3. Southern Bank & Trust Co.	12	0	12	\$1.0
4. Sound Banking Co.	9	0	9	\$0.9
Small Business Lending Companies				
1. CIT Small Business Lending Corporation	19	0	19	\$10.5
2. Self-Help Credit Union	14	0	14	\$1.0
Certified Development Companies				
1. Charlotte Certified Development Corporation		14	14	\$6.8
2. Self-Help Ventures Fund		8	8	\$3.6
3. Centralina Development Corporation		8	8	\$2.7

2004 SBA LENDERS CONFERENCE

Approximately 150 people participated in the statewide 2004 SBA Lenders Conference on March 9-10 at the Downtown Marriott in Greensboro.

The conference, hosted by the North Carolina Bankers Association, included workshops, news from SBA headquarters in Washington D.C. and updates from local resource partners including SCORE and SBTDC.

Bank of America topped all lenders in the SBA North Carolina District 7(a) Loan Program. The district's number one lender underwrote 254 small business loans for North Carolina entrepreneurs. Southeast Regional Administrator Nuby J. Fowler provided the welcoming remarks.

2003 Lender Award winners :

NC Lender of the Year	Bank of America
NC Community Bank of the Year	Surrey Bank & Trust Company
NC Non-Bank Lender of the Year	Self-Help Credit Union
NC Certified Development Company of the Year	Asheville-Buncombe Dev. Corp.
NC Large Bank 504 Lender of the Year	BB&T
NC Top Community Bank 504 Lender of the Year	Blue Ridge Savings Bank

Lenders awards recognize the outstanding contributions of SBA lenders who underwrite SBA guaranteed loans and provide access to capital for small business owners in North Carolina.

FY 2004 SBA LENDERS AWARD PROGRAM

The following awards will continue on the same basis as FY 2003.

Award	Criteria
NC Lender of the Year	Number of SBA Loans
NC Community Bank of the Year	Number of SBA Loans by a Community Bank
NC Non-Bank Lender of the Year	Number of SBA Loans by a Non-Bank Lender
NC Certified Development Company of the Year	Ratio (No. of 504 Loans/ No. of businesses in primary service area)
NC Large Bank 504 Lender of the Year	Number of 504 Loans
NC Top Community Bank 504 Lender of the Year	Number of 504 Loans by a Community Bank

New Achievement Awards

SBA lenders will be grouped by size and presence in NC. A minimum participation level will be established for each group to qualify for an achievement award. Extraordinary year-on-year improvement will be recognized as shown below.

Category & Definition:	<u>Community</u>	<u>Region</u>	<u>Statewide</u>	<u>National</u>
Number of NC branches:	(1 to 5)	(6 to10)	(11 to 25)	(26+)
Minimum loans to qualify:	5	10	25	50
Awards	<u>% increase in SBA Loans over 2003</u>			
Platinum	100 %			
Gold	60 %			
Silver	30 %			

SBA ANNOUNCES A NEW REPRESENTATIVE FOR ASHEVILLE AND WESTERN NORTH CAROLINA

We are pleased to announce that SBA has assigned Mike Arriola as its representative to live and work in the Asheville area to provide a local SBA presence for the small business community. As the new representative Mr. Arriola will be an on-site resource for small businesses and lenders in Asheville and the western part of North Carolina.

This action is part of the “New SBA” initiative to better serve small business. During the last year SBA has centralized many back room functions associated with its loan guarantees and freed up people like Arriola for new outreach efforts. Asheville is one of three new offices in the state. The Raleigh area office opened in December and Wilmington is scheduled to open soon.

Arriola worked in commercial lending for Chase Manhattan Bank, Bank of Hawaii and London-based HSBC in Guam prior to joining the SBA’s branch operations in the island territory in 1998. He is a 1984 graduate of the University of California at Berkeley and an alumnus of the Asian Institute of Management.

Mike will be co-located with City of Asheville Planning Dept. at

**29 Haywood Street
Asheville, NC 28801
Phone: 828-225-1844**

This new office will cover the following counties:

Ashe	Burke	Clay	Haywood	Macon	Mitchell	Swain	Yancey
Avery	Caldwell	Cleveland	Henderson	Madison	Polk	Transylvania	
Buncombe	Cherokee	Graham	Jackson	McDowell	Rutherford	Watauga	

NATIONAL GUARANTY PURCHASE CENTER WEB PAGE

A web page has been established for the National Guaranty Purchase Center (NGPC) located in Herndon, Virginia. NGPC was created to centralize SBA's 7(a) loan guaranty purchase function into a single national location.

The address to access the web page is <http://www.sba.gov/banking/herndon.html>.

The Center is located at 1145 Herndon Parkway, Herndon, VA 20170. The lender's hotline phone number is currently (703) 487-9283. You may also fax information or urgent requests to (202) 481-4674. The Center is open on business days, Monday through Friday, from 7:30 am to 6:30 pm.

The Fresno, CA, and Little Rock, AK, Commercial Loan Service Centers will continue to assist lenders on accounts that are not in a liquidation status. The web site will be modified and items (such as the Purchase and Liquidation Process) will be added to and/or updated in the near future.

Questions? Contact the center by e-mail at loanresolution@sba.gov.

SUBSCRIBE TO "SBA LENDER UPDATE"

Lenders may receive "SBA LENDER UPDATE", a message which will contain breaking news about SBA Lending Programs, via e-mail by signing up on SBA's LISTSERV.

LISTSERV is an SBA electronic mailing list used to electronically disseminate topic-related publications to people who have opted to enroll.

"SBA LENDER UPDATE" is used to broadcast late breaking news regarding the Agency's lending programs. SBA does not send SPAM (i.e., unsolicited mass e-mails), therefore LISTSERV allows people to **voluntarily** subscribe to receive agency e-mail.

The LISTSERV will not be used to distribute all SBA notices, only those containing time-sensitive information that must be distributed immediately. It will not replace any existing communication channel and should not be solely relied upon. SBA will continue to post 5000 series notices at <http://www.sba.gov/banking/indexnotices.html>.

To subscribe simply go to the following LISTSERV web site:
<http://www.sba.gov/banking/listserv.html>.

Subscribers will receive an e-mail confirmation, which they must respond to within 48 hours. This precautionary measure ensures that someone else did not subscribe for them and that they truly want to receive the information.

POLICY CHANGES AND CLARIFICATIONS

Revised Internal Revenue Service Form 4506-T (SBA Information Notice 5000-908)

All SBA 7(a) and 504 related requests for IRS tax transcripts must be submitted to IRS Service Centers using the new IRS Form 4506-T. IRS Form 4506, dated May 1997, has been revised and is to be used for other tax information requests, including requests for actual tax returns.

A copy of Form 4506-T is available on the SBA Banking site, <http://www.sba.gov/banking>.

Questions or concerns regarding Form 4506-T or SBA tax verification issues may be directed to the Finance Division at (704) 344-6810.

LENDERS SBA WEB SITE – “www.sba.gov/banking”

SBA website contains complete information on all SBA loan programs, all SBA Forms, Policy and Procedural Notices, SBA Regulations and Standard Operating Procedures. You also will find the standardized 7(a) Loan Authorization and information on 1502 reporting procedures. This is intended to be a one-stop site; however if other information is needed or would be beneficial to you as a lender, please let us know.

MONTHLY LENDER WORKSHOPS

The NC District Office conducts Lender Workshops from 9:00 a.m. until 12:15 p.m. on the second Tuesday of each month at the Charlotte and Raleigh Area offices. Lender Workshops are also conducted at our Western North Carolina office in Asheville. See below for upcoming dates.

The workshops focus on SBA Loan Programs and borrower eligibility. Walk-ins are welcome, but the presenter appreciates knowing in advance if you are planning to come. To register, call Celia Rolls at (704) 344-6810 for Charlotte, Ivan Hankins at (919) 851-1891 for Raleigh Area, or Mike Arriola at (828) 225-1844 for Asheville.

Charlotte & Raleigh	Asheville
April 13	April 14
May 11	May 12
June 8	June 9

REMINDER: SBA DAYS

If you have clients who would be interested in learning more about SBA's programs, they can schedule a 30 minute, one-on-one information session with an SBA Representative. Call to make an appointment at the following locations:

Sponsor	Location	Day	Hours	Phone Number
Cary Chamber	Cary	Third Wednesday	10 a.m. - 2 p.m.	919-467-1016
SBA	Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gaston Co. Chamber	Gastonia	Second Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro Chamber	Greensboro	First Tuesday	10 a.m. - 2 p.m.	336-510-1234
Henderson Co. Chamber	Hendersonville	Third Friday	10 a.m. - 2 p.m.	828-692-1413
Catawba Co. Chamber	Hickory	Third Tuesday	10 a.m. - 2 p.m.	828-328-6000
Cabarrus Co. Chamber	Kannapolis	Fourth Thursday	9 a.m. - 3 p.m.	704-782-4000
Lake Norman Chamber	Cornelius	Third Thursday	9 a.m. - 2 p.m.	704-892-1922
Mooresville Chamber	Mooresville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Rowan Co. Chamber	Salisbury	Fourth Wednesday	9:30 a.m. - 2 p.m.	704-633-4221

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NC DISTRICT OFFICE LENDER CONTACTS

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Cecelia Rolls	(704) 344-6810	cecelia.rolls@sba.gov

ASHEVILLE & WESTERN NC

Mike Arriola	(828) 225-1844	michael.arriola@sba.gov
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RALEIGH/DURHAM & NORTHEASTERN NC

Ivan Hankins	(919) 851-1891	avanti892003@yahoo.com
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